

**Certificate of Notice Page 1 of 2**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
John Michael Hynd  
Debtor

Case No. 18-10193-elf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db +John Michael Hynd, 25 Inland Road, Levittown, PA 19057-2305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

JEFFERY A. FOURNIER on behalf of Debtor John Michael Hynd jefffournier@verizon.net

JOHN A. TORRENTE on behalf of Creditor BUCKS COUNTY TAX CLAIM BUREAU  
jtorrente@begleycarlin.com

REBECCA ANN SOLARZ on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
**JOHN MICHAEL HYND,** :  
**Debtor** : **Bky. No. 18-10193 ELF**

**ORDER**

**AND NOW**, upon consideration of the Debtor's Motion to Approve Mortgage Loan Modification ("the Motion") between the Debtor and **Pacific Union Financial LLC** ("the Lender")(Doc. # 52), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** and **DETERMINED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the **trial loan modification transaction** as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. The Debtor may enter into a **final loan modification transaction** without any further review from the Court if the material terms of the **final loan modification** do not differ materially from **trial loan modification**. Otherwise, the Debtor must obtain court approval after notice and hearing
4. In the event that the Debtor enters into a **final loan modification transaction** without further court review, the Debtor shall, within fourteen (14) days, file a **Notice of Loan Modification** that sets forth the terms of the loan modification..
5. If the Debtor enters into a **final loan modification** and :
  - (a) the **final loan modification** provides for reinstatement of the loan account and the elimination of the pre-petition arrears; and
  - (b) the Lender has filed a proof of claim on account of pre-petition arrears,

the Trustee shall make no distribution on account of the Lender's claim, effective upon the filing of the **Notice of Loan Modification** or the entry of the court's order approving the **final loan modification**, whichever is applicable.

Date: 10/31/18



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**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**